

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 17-34933-JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jose A Lago  
57 Delaware Street  
Elizabeth, NJ 07206

Social Security No.:  
xxx-xx-6905

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on February 27, 2018.

On 10/24/2018 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable John K. Sherwood on:

Date: December 13, 2018  
Time: 08:30 AM  
Location: Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D, Newark, NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: October 26, 2018

JAN: nds

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Jose A Lago  
 Debtor

Case No. 17-34933-JKS  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 185

Page 1 of 2  
 Total Noticed: 14

Date Rcvd: Oct 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2018.

|           |  |
|-----------|--|
| 517223949 | +Jose A Lago, 57 Delaware Street, Elizabeth, NJ 07206-1597<br>+Homebridge Financial Services, c/o KLM Law Group, 216 Haddon Ave., Suite 406, Collingswood, NJ 08108-2812   |
| 517223951 | #+Miriam Roman, 575 Third Avenue, Elizabeth, NJ 07202-3931   |
| 517833010 | +New York State Dept. of Taxation & Finance, Attn: Office of Counsel, WA Harriman Campus, Bldg 9, Albany, NY 12227-0001  |
| 517262768 | +SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284  |
| 517223952 | ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245<br>(address filed with court: New Jersey Division of Taxation, Bankruptcy Unit, PO Box 245, Trenton, NJ 08695-0267) |
| 517223953 | #+Santander, PO Box 105255, Atlanta, GA 30348-5255   |

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

|           |  |
|-----------|--|
| smg       | E-mail/Text: usanj.njbankr@usdoj.gov Oct 27 2018 00:22:57 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 27 2018 00:22:53 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235                                    |
| 517223948 | +E-mail/Text: bkmailbayview@bayviewloanservicing.com Oct 27 2018 00:23:28 Bayview Loan Servicing, 4425 Ponce De Leon Blvd., Suite 500, Miami, FL 33146-1873  |
| 517342559 | +E-mail/Text: bkmailbayview@bayviewloanservicing.com Oct 27 2018 00:23:28 Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd., 5th Floor, Coral Gables, FL 33146-1837  |
| 517223950 | E-mail/Text: cio.bnccmail@irs.gov Oct 27 2018 00:22:21 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  |
| 517340397 | E-mail/PDF: resurgentbknotifications@resurgent.com Oct 27 2018 00:28:26 LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services,, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 517330284 | +E-mail/Text: bankruptcypdt@mcmcg.com Oct 27 2018 00:22:52 Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011   |

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 28, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2018 at the address(es) listed below:

|                       |  |
|-----------------------|--|
| Alexandra T. Garcia   | on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability Company NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com |
| Denise E. Carlon      | on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability Company dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com     |
| Kevin Gordon McDonald | on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability Company kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com   |
| Marie-Ann Greenberg   | magecf@magtrustee.com  |

District/off: 0312-2

User: admin  
Form ID: 185

Page 2 of 2  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Melissa S DiCerbo on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited  
Liability Company nj-ecfmail@mwc-law.com, nj-ecfmail@ecf.courtdrive.com  
Michael P. Otto on behalf of Debtor Jose A Lago motto@ottolawoffice.com  
Rebecca Ann Solarz on behalf of Creditor BAYVIEW LOAN SERVICING, LLC, A DELAWARE LIMITED  
LIABILITY COMPANY rsolarz@kmllawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8